



UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY

**Caption in Compliance with D.N.J. LBR 9004-1**

DENISE CARLON, ESQUIRE  
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Attorneys for Secured Creditor  
Rocket Mortgage, LLC f/k/a Quicken Loans, LLC  
f/k/a Quicken Loans Inc.

In Re:

Andrew Gerbaud & Gail Gerbaud dba Bella  
Biscotti, LLC,

Debtor.

Order Filed on January 26, 2023  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

Case No.: 22-19011 MBK  
Adv. No.:  
Hearing Date: 2/8/2023 @ 10:00 a.m.  
Judge: Michael B. Kaplan

**ORDER RESOLVING SECURED CREDITOR'S OBJECTION TO DEBTOR'S  
CHAPTER 13 PLAN**

The relief set forth on the following pages, numbered two (2) through two (2) is hereby  
**ORDERED**

**DATED: January 26, 2023**

A handwritten signature in black ink, appearing to read "Michael B. Kaplan".  
Honorable Michael B. Kaplan  
United States Bankruptcy Judge

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Debtors: Andrew Gerbaud & Gail Gerbaud dba Bella  
Biscotti, LLC  
Case No.: 22-19011 MBK  
Caption: **ORDER RESOLVING SECURED CREDITOR'S OBJECTION TO  
DEBTOR'S CHAPTER 13 PLAN**

This matter having been brought before the Court by KML Law Group, P.C., attorneys for Secured Creditor Rocket Mortgage, LLC f/k/a Quicken Loans, LLC f/k/a Quicken Loans Inc., holder of a mortgage on real property located at 1317 9th Avenue, Neptune City, NJ, 07753, Denise Carlon appearing, by way of objection to the confirmation of Debtors' Chapter 13 Plan, and this Court having considered the representations of attorneys for Secured Creditor and Roger Jon Yehl, Esquire, attorney for Debtor, Andrew Gerbaud & Gail Gerbaud dba Bella Biscotti, LLC, and for good cause having been shown;

It **ORDERED, ADJUDGED and DECREED** that Debtor shall pay the arrearage claim of Secured Creditor (Claim # 4) in full through the Chapter 13 plan; and

It is **FURTHER ORDERED, ADJUDGED and DECREED** that Debtor reserve her right to object to Secured Creditor's proof of claim; and

It is **FURTHER ORDERED, ADJUDGED and DECREED** that Secured Creditor's objection to confirmation is hereby resolved.